

## Abbreviations and acronyms

ACCC	Australian Competition and Consumer Commission
AFS	Australian Financial Services
APRA	Australian Prudential Regulation Authority
ASIC	Australian Securities and Investments Commission
ASIC Act	<i>Australian Securities and Investments Act 2001</i>
CDI	California Department of Insurance
CPCC	Competition and Consumer Protection Commission
CTP	Compulsory Third Party
Consumer Action Corporations Act	Consumer Action Law Centre <i>Corporations Act 2001</i>
The Taskforce	Effective Disclosure Taskforce
FCA	Financial Conduct Authority
Financial Rights	Financial Rights Legal Centre
FSG	Financial Services Guide
FSR	Financial Services Reform
FSI	Financial System Inquiry
The Code	General Insurance Code of Practice
GEP	Gross Earned Premium
GWP	Gross Written Premium
Insurance Act	<i>Insurance Act 1973</i>
Insurance Contracts Act	<i>Insurance Contracts Act 1984</i>
ICA	Insurance Council of Australia
IAG	Insurance Group Australia
KFS	Key Facts Sheet
NIBA	National Insurance Brokers Association of Australia
NRMA	National Roads and Motorists' Association
NQHI	North Queensland home insurance website
OCN	Owners Corporation Network
PCW	Price Comparison Website
PC	Productivity Commission
PHIO	Private Health Insurance Ombudsman
PDS	Product Disclosure Statement
UCT	Unfair Contract Terms
VCSS	Victorian Council of Social Service
WPI	Wage Price Index

